CLAIMS

2   What is claimed is:

3   1.   A method of issuing a bearer note comprising the steps of:

4   receiving from a user information including

5   a user identifier, and

6   a face value of the bearer note to be issued; and

7   transmitting to the user at least one code for use in generating the bearer

8   note.

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10   2.   The method of claim 1, further comprising the step of:

11   generating the at least one code based on the user information.

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13   3.   The method of claim 1, further including the step, prior to the receiving

14   step, of:

15   registering the user.

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17   4.   The method of claim 3, wherein the registering step comprises the steps of:

18   receiving identifying information from the user;

19   receiving an account identifier from the user; and

20   transmitting the user identifier to the user.

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22   5.   The method of claim 4, wherein the bearer note is a traveler's check.

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24   6.   The method of claim 4, wherein the bearer note is a certified check.

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2　　7.　　A system for issuing a bearer note, comprising:

3　　　　　　a receiver receiving, from a user, information including a user identification

4　　and a face value of the bearer note to be issued; and

5　　　　　　a transmitter transmitting, to the user, at least one code for use in

6　　generating the bearer note.

7

8　　8.　　The system of claim 7, further comprising:

9　　　　　　a code generator, generating the at least one code based on the received

10　　information.

11

12　　9.　　The system of claim 7, further comprising:

13　　　　　　a voice response unit, coupled to the user by a communication network,

14　　forwarding information between the receiver and the user and the transmitter and

15　　the user.

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17　　10.　　The system of claim 7, further comprising:

18　　　　　　a modem, coupled to the user by a communication network, forwarding

19　　information between the receiver and the user and the transmitter and the user.

20

21　　11.　　The system of claim 7, further comprising:

22　　　　　　a network adapter, coupled to the user by a communication network,

23　　forwarding information between the receiver and the user and the transmitter and

24　　the user.

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2   12.   The system of claim 7, further comprising:

3   a database containing information relating to registered users, comprising:

4   information identifying the user; and

5   an account identifier.

6

7   13.   The system of claim 12, wherein the receiver further receives information

8   relating to registered users, the database stores the received information and the

9   transmitter further transmits an identification code based on the received

10   information to the user.

11

12   14.   The system of claim 7, wherein the bearer note is a traveler's check.

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14   15.   The system of claim 7, wherein the bearer note is a certified check.

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16   16.   A computer program storage device, comprising:

17   a computer readable medium embodying computer program instructions

18   for printing traveler's checks, including:

19   computer program instruction means for generating user information to be

20   transmitted to a traveler's check issuer;

21   computer program instruction means for receiving at least one code

22   generated by the traveler's check issuer, and receiving as input at least one face

23   value of a traveler's check;

24   computer program instruction means for causing the computer to calculate

1 a valid traveler's check serial number based on the code; and

2 computer program instruction means for causing the computer to generate

3 a printer output file for printing a traveler's check having the valid traveler's

4 check serial number and the face value.

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6 17. The computer program storage device of claim 16, further comprising:

7 computer program instruction means for transmitting the printer output file

8 to a printer.

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10 18. A method of generating bearer notes, comprising the steps of:

11 receiving at least one code and at least one face value of a bearer note;

12 calculating a valid bearer note certification number based on the code; and

13 generating a printer output file for printing a bearer note having the valid

14 bearer note certification number and the face value.

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16 19. The method of claim 18, further comprising the steps of:

17 transmitting the printer output file to a printer; and

18 printing the traveler's check.

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20 20. The method of claim 18, wherein the bearer note is a traveler's check

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22 21. The method of claim 20, wherein the bearer note certification number is a

23 serial number of the traveler's check.

24

1 22. The method of claim 18, wherein the bearer note is a certified check.

2

3 23. A system for generating bearer notes, comprising:

4 a receiver receiving at least one code and at least one face value of a

5 bearer note;

6 a calculating device calculating a valid bearer note certification number

7 based on the code; and

8 a print file generator generating a printer output file for printing a bearer

9 note having the valid bearer note certification number and the face value.

10

11 24. The system of claim 23, further comprising:

12 a printer port transmitting the printer output file; and

13 a printer receiving the printer output file and printing a traveler's check.

14

15 25. The system of claim 24, wherein the bearer note is a traveler's check.

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17 26. The system of claim 25, wherein the bearer note certification number is a

18 serial number of the traveler's check.

19

20 27. The method of claim 24, wherein the bearer note is a certified check.

21

22 28. A system for generating bearer notes, comprising:

23 a processor;

24 a memory, coupled to the processor, storing program instructions

1   executable by the processor for performing the steps of:

2   receiving at least one code and at least one face value of a bearer note;

3   calculating a valid bearer note certification number based on the code; and

4   generating a printer output file for printing a bearer note having the valid

5   bearer note certification number and the face value.

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7   29.   The system of claim 28, further comprising:

8   a printer port transmitting the printer output file; and

9   a printer receiving the printer output file and printing a traveler's check.

10

11   30.   The system of claim 29, wherein the bearer note is a traveler's check

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13   31.   The system of claim 30, wherein the bearer note certification number is a

14   serial number of the traveler's check.

15

16   32.   The system of claim 29, wherein the bearer note is a certified check.

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18   33.   A method of accepting a traveler's check, comprising the steps of:

19   receiving a traveler's check from a user;

20   communicating a serial number and a face value of the traveler's check to

21   a verifier of the traveler's check; and

22   receiving an authorization to accept the traveler's check from the verifier.

23

24   34.   The method of claim 33, further comprising the step of:

1   depositing the traveler's check for payment.

2

3   35.   A system for accepting a traveler's check, comprising:

4   a transmitter transmitting a serial number and a face value of the traveler's

5   check to a verifier of the traveler's check; and

6   a receiver receiving an authorization to accept the traveler's check from

7   the verifier.

8

9   36.   The system of claim 35, further comprising:

10   an input device receiving the serial number and the face value of the

11   traveler's check.

12

13   37.   The system of claim 36, further comprising:

14   a display displaying the received authorization.

15

16   38.   A method of authorizing the acceptance of a traveler's check, comprising

17   the steps of:

18   maintaining a database comprising serial numbers of traveler's checks sold

19   to buyers;

20   receiving from a merchant a request for authorization to accept a traveler's

21   check, the request for authorization including a serial number of the traveler's

22   check;

23   examining the database to determine whether the received serial number is

24   valid; and

1   communicating authorization to accept the traveler's check to the

2   merchant, if the received serial number is valid.

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4   39.   The method of claim 38, further comprising the steps of:

5   maintaining in the database a face value associated with each serial

6   number; and

7   receiving from the merchant a face value of the traveler's check in

8   association with the serial number of the traveler's check.

9

10   40.   The method of claim 38, further comprising the steps of:

11   receiving from a bank the authorized traveler's check for cashing; and

12   crediting the bank with the face value of the traveler's check.

13

14   41.   A system for authorizing the acceptance of a traveler's check, comprising:

15   a database comprising serial numbers of traveler's checks sold to buyers;

16   a receiver receiving from a merchant a request for authorization to accept a

17   traveler's check, the request for authorization including a serial number of the

18   traveler's check;

19   a database access device examining the database to determine whether the

20   received serial number is valid; and

21   a transmitter transmitting an authorization to accept the traveler's check to

22   the merchant, if the received serial number is valid.

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24   42.   The system of claim 41, wherein the database further comprises::

1   a face value associated with each serial number.

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3   43.   The system of claim 42, wherein the receiver further receives from the

4   merchant a face value of the traveler's check in association with the serial number

5   of the traveler's check.

6

7   44.   A method of generating valid traveler's checks, comprising the steps of:

8   requesting a traveler's check of a selected face value from a traveler's

9   check issuer;

10   receiving validating information including a code from the traveler's check

11   issuer;

12   calculating, responsive to the received code, a serial number for the

13   traveler's check; and

14   generating a traveler's check including information based on the received

15   validating information.

16

17   45.   The method of claim 44, wherein the generating step comprises the steps

18   of:

19   calculating, responsive to the received validating information, a serial

20   number for the traveler's check; and

21   generating the traveler's check with the serial number and the face value.

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23   46.   The method of claim 44, further comprising the step of:

24   establishing an account with the traveler's check issuer.

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2   47.   The method of claim 44, wherein the requesting step includes the step of:

3   transmitting an account identifier to the traveler's check issuer.

4

5   48.   A method of issuing and clearing a bearer's note comprising the steps of:

6   receiving from a user information including

7   a user identifier, and

8   a face value of the bearer's note to be issued;

9   transmitting to the user at least one code for use in generating the bearer's

10   note;

11   maintaining a database comprising serial numbers of bearer's notes issued

12   to users;

13   receiving a request for authorization to accept a bearer's note, the request

14   for authorization including a serial number of the bearer's note;

15   examining the database to determine whether the received serial number is

16   valid; and

17   communicating authorization to accept the bearer's note to the merchant,

18   if the received serial number is valid.

19

20   49.   A system for issuing and clearing a bearer's note, comprising:

21   a receiver receiving, from a user, information including a user identification

22   and a face value of the bearer's note to be issued;

23   a transmitter transmitting, to the user, at least one code for use in

24   generating the bearer's note;

1   a database comprising serial numbers of bearer's notes authorized for

2   issuance to users;

3   a receiver receiving from a merchant a request for authorization to accept a

4   bearer's note, the request for authorization including a serial number of the

5   bearer's note;

6   a database access device examining the database to determine whether the

7   received serial number is valid; and

8   a transmitter transmitting an authorization to accept the bearer's note to

9   the merchant, if the received serial number is valid.

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